

**Information to identify the case:**

Debtor 1	<b>DEBORAH G. HAINER</b>	Social Security number or ITIN	xxx-xx-8240
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>19-23474-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

DEBORAH G. HAINER

11/20/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
DEBORAH G. HAINER  
Debtor

Case No. 19-23474-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 20, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2024:

Recip ID	Recipient Name and Address
db	+ DEBORAH G. HAINER, 1565 GOLDBAUGH LANE, WEXFORD, PA 15090-7933
cr	+ PLANET HOME LENDING as servicer for Wilmington Tru, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15125619	+ MTSA, 418 ARCADIA DRIVE, Pittsburgh, PA 15237-5557

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 21 2024 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 21 2024 00:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 21 2024 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 21 2024 00:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Nov 21 2024 05:15:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 21 2024 00:51:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15127408	EDI: PHINAMERI.COM	Nov 21 2024 05:15:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15125616	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 21 2024 00:51:00	FIRST NATIONAL BANK OF PENNSYLVANIA, 4140 EAST STATE STREET, HERMITAGE, PA 16148-3401
15125617	EDI: PHINAMERI.COM	Nov 21 2024 05:15:00	GM FINANCIAL, PO BOX 183834, Arlington, TX 76096-3834
15125618	+ EDI: IRS.COM	Nov 21 2024 05:15:00	IRS, 1000 LIBERTY AVENUE, STE 727, Pittsburgh, PA 15222-4107
15318979	Email/Text: peritus@ebn.phinsolutions.com	Nov 21 2024 00:53:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15125620	+ Email/Text: BKMAIL@planethomelending.com		

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User: auto

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		Nov 21 2024 00:52:00	PLANET HOME LENDING, 321 RESEARCH PARKWAY SUITE 303, Meriden, CT 06450-8342
15156299	+ Email/Text: BKMAIL@planethomelending.com		
		Nov 21 2024 00:52:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
15116279	+ EDI: USBANKARS.COM		
		Nov 21 2024 05:15:00	US BANK NA, 4828 LOOP CENTRAL DRIVE, Houston, TX 77081-2212
15116280	^ MEBN		
		Nov 21 2024 00:21:03	US BANK, NA, C/O KML Law Group, Ste 5000, BNY Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Trust, National Association, not in its
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15127467	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15125621	*+	US BANK NA, 4828 LOOP CENTRAL DRIVE, Houston, TX 77081-2212
15125622	*+	US BANK, NA, C/O KML Law Group, Ste 5000, BNY Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 dcarlon@kmlawgroup.com
Lauren Moyer	on behalf of Creditor PLANET HOME LENDING as servicer for Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedp.com
Russell A. Burdelski	on behalf of Debtor DEBORAH G. HAINER Russ@BurdelskiLaw.com russ.burdelski@gmail.com
S. James Wallace	

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on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com)

TOTAL: 6